

**AFFORDABLE MARKET PURCHASE PROGRAM (AMPP) PRE-SCREENING**  
**Reserve at South Riding I**

Your answers to the screening questions below will determine whether you are eligible to apply for the AMPP. Spouses must apply as Applicant and Co-Applicant. Both must be Citizens or Permanent Residents of the United States. Both must have a FICO credit score.

**1. Income (Refer to Income Chart Below):**

Total **Gross** Income from All Sources (for all household members age 18 or over except as indicated below):  
(Income includes the following: full-time, part-time jobs, overtime, shift differentials, child support, alimony etc.)

\$ \_\_\_\_\_

Please be advised that you will be required to document all sources of income at application with Verification of Employment Form, paystubs, proof of receipt of child support and stipend/allowance, if received, for the most recent three months and documentation of any other income received. Household members (except applicant and co-applicant) 18 years and older who are full-time students (12 credits or more) will not include their income since income for full-time students is not counted for the AMPP. If you are self-employed, please be advised that you must be self-employed for an entire year and filed tax returns on the full year of self-employment. For example: Applicant's self-employment started on January 1, 2013, and you are still self-employed. Your 2013 Federal Tax Return would reflect an entire year of self-employment since you started the self-employment January 1, 2013, and you were self-employed the entire year of 2013. If you filed a "Schedule C" on your most recent Federal Tax Return, the dollar amount of net profit from your previous year's tax return (line 31 on "Schedule C") plus the dollar amounts in the expenses for "Depreciation" and "Expenses for Business Use of Home" will determine your annual income from self-employment for the current year.

The Chart below indicates Family Size across the top of the chart and the minimum (70%) and the maximum (100%) income guidelines along the side of the chart. For example, if you are a three person household, you must make at least \$67,400 (70%), but not more than \$96,300 (100%).

**Area Median Income \$107,000**  
(HUD Effective December 18, 2013)

| % of Median Income | 1        | 2        | 3        | 4         | 5         | 6         | 7         | 8         |
|--------------------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|
| 70%                | \$52,450 | \$59,900 | \$67,400 | \$74,900  | \$80,900  | \$86,900  | \$92,900  | \$98,900  |
| 100%               | \$74,900 | \$85,600 | \$96,300 | \$107,000 | \$115,600 | \$124,100 | \$132,700 | \$141,250 |

\* Attention: If you are not income-eligible based upon family size, do **not proceed further.**  
You are **NOT** eligible for the AMPP.

**2. Do all members of the household have Legal Presence?**

**Yes or No**

The following documents legal presence:

**Must Have One of the following:**

- U.S. Passport or U.S. Passport Card
- Permanent Resident Card or "Green Card"
- Certificate of Birth abroad issued by the Department of State (Form DS-1350);
- Certification of Report of Birth issued by the Department of State (Form DS-1350);
- Original or certified copy of a birth certificate issued by a State, County, Municipal authority or territory of the U.S. bearing an official seal;
- Native American tribal document;
- U.S. Citizen ID Card.

**AND**

**Must Have One of the following:**

- Driver's license or ID card issued with a photograph issued by a State;
- School ID card with a photograph;
- Voter Registration Card;

- U.S. Military Card or Draft Record.

*Please be advised you will be required to document your proof of legal presence at application.*

\* Attention: If you answered “No” to Question #2 above, **do not proceed further.**  
You are **NOT** eligible for the AMPP.

**3. Homeownership: Do you currently own a home anywhere? Yes or No**

\* Attention: If you answered “Yes” to Question #3 above, **do not proceed further.**  
You are **NOT** eligible for the AMPP.

**4. Have you owned a home anywhere in the last three years? Yes or No**

\* Attention: If you answered “No” to Question #4 above, please proceed to Question #5.

If “**Yes**,” have you owned a home with a spouse and you are now divorced/widowed and you no longer have a legal (property sold or deeded to former spouse) or monetary (mortgage) interest in the property? **Yes or No**

\* Attention: If you answered “No” to the above question, **do not proceed further.**  
You are **NOT** eligible for the AMPP.

**5. Marital Status (Please circle one):**

Never Married      Married      Separated      Divorced      Widowed

\* For separated or divorced applicants, you will be required to document your marital status. You must have a Formal Separation Agreement or a Divorce Decree.

Attention: If you meet the eligibility requirements from the questions above, the Applicant and Co-Applicant (if applicable) **must** go to [www.myfico.com](http://www.myfico.com) to print a copy of a credit report and Fico Credit Score. NOTE - Loudoun County will **not** accept a Score Watch credit score from this website.

**6. Obtain a Fico Credit Score and a Credit Report from [www.myfico.com](http://www.myfico.com). Either the Applicant or the Co-Applicant (if applicable) must have a minimum Fico Credit Score of 620 to meet the eligibility requirement.**

\* Attention: If you do not have a 620 Fico Credit Score or higher, **do not proceed further.**  
You are **NOT** eligible for the AMPP.

**7. Obtain a mortgage loan pre-approval letter from a lender. Indicate Lender Name and dollar amount of the pre-approval.**

Attention: If you believe you are program eligible based upon your answers to the questions above, print the AMPP Checklist and gather all of the paperwork on this checklist prior to completing the “On-Line Application”. You will need all of the paperwork on the AMPP Checklist to complete the “On-Line Application”.